HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Windsor CMA

Date Released: First Quarter 2016

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Canada

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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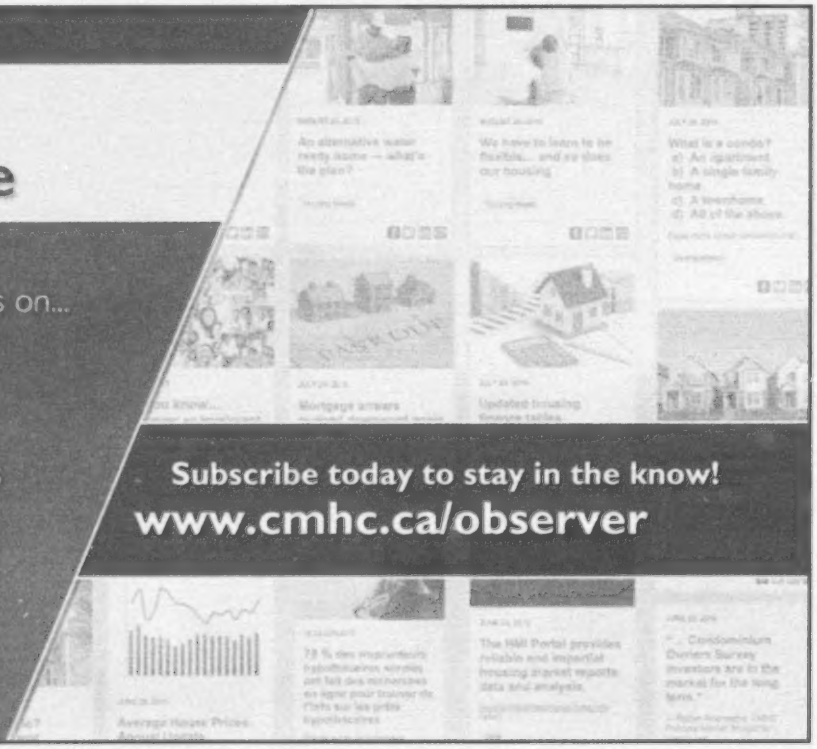

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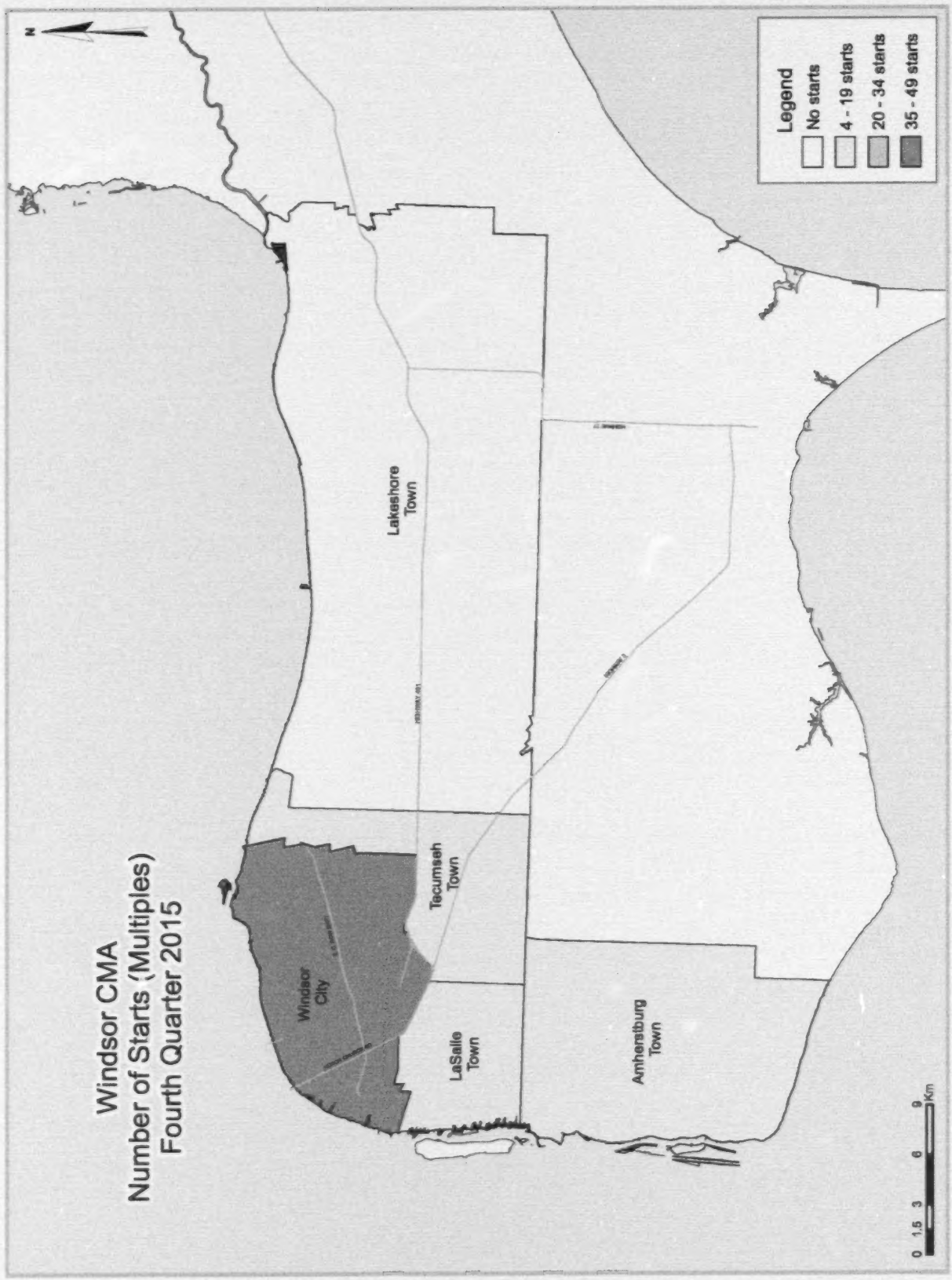
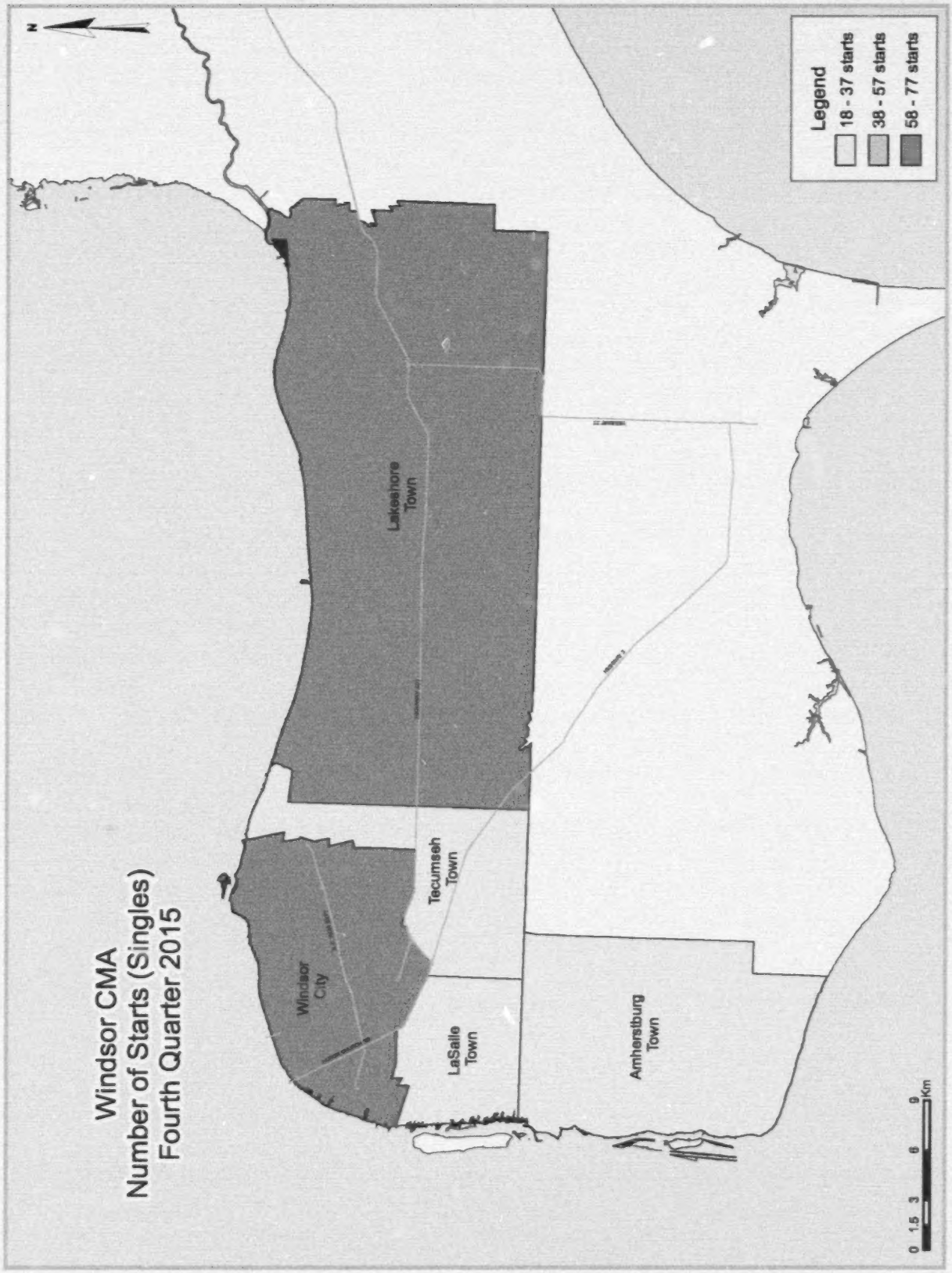
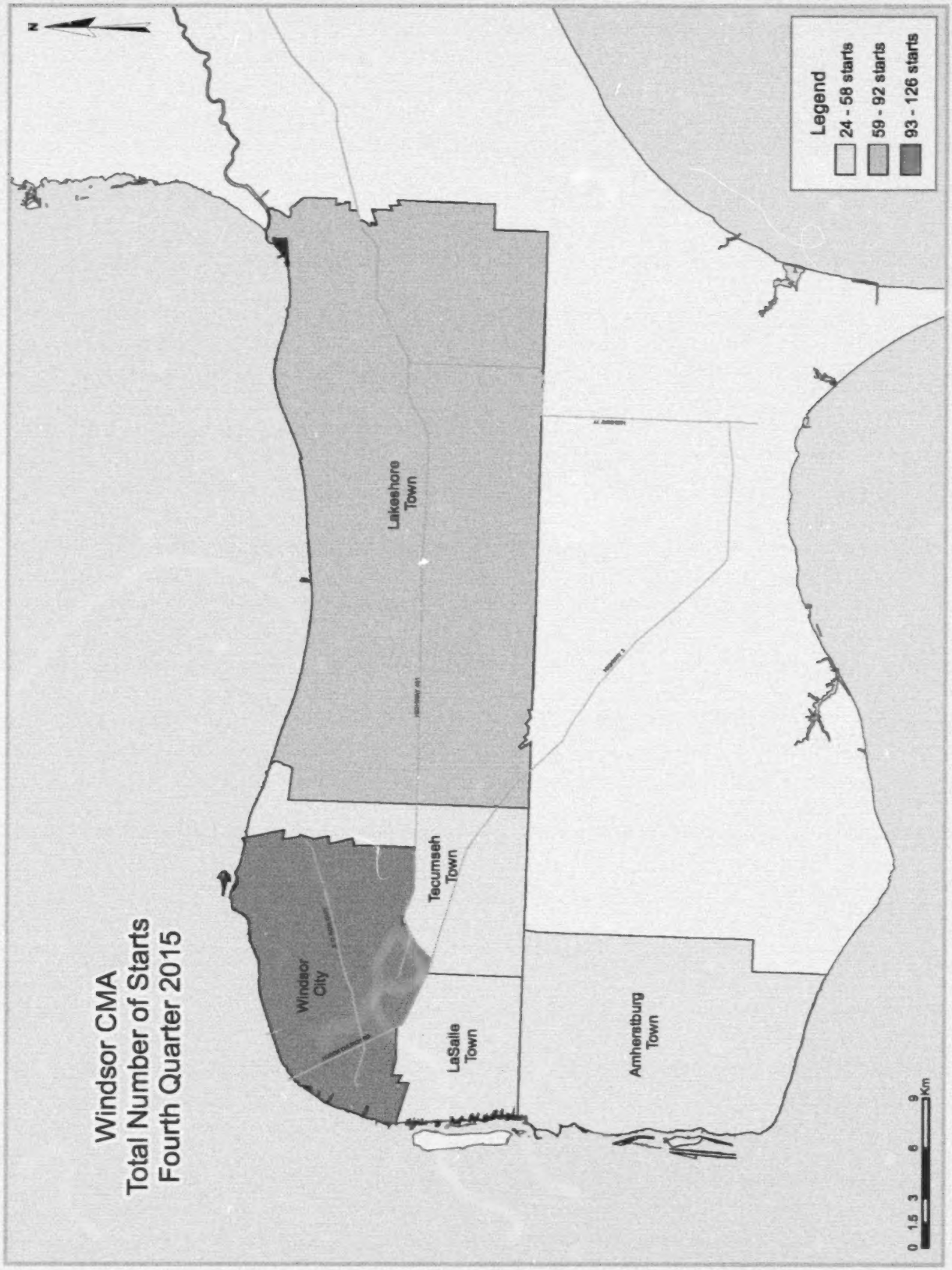
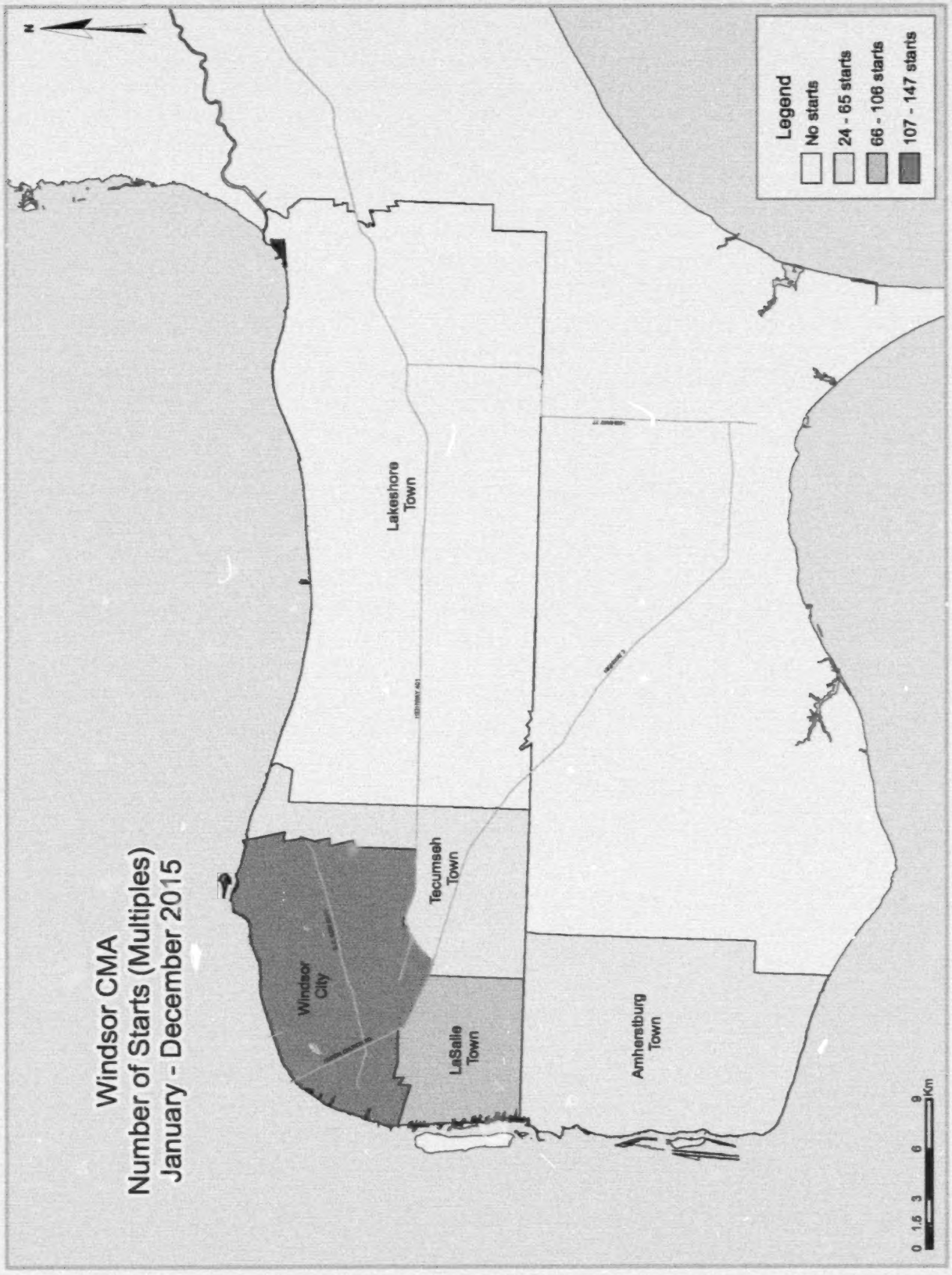
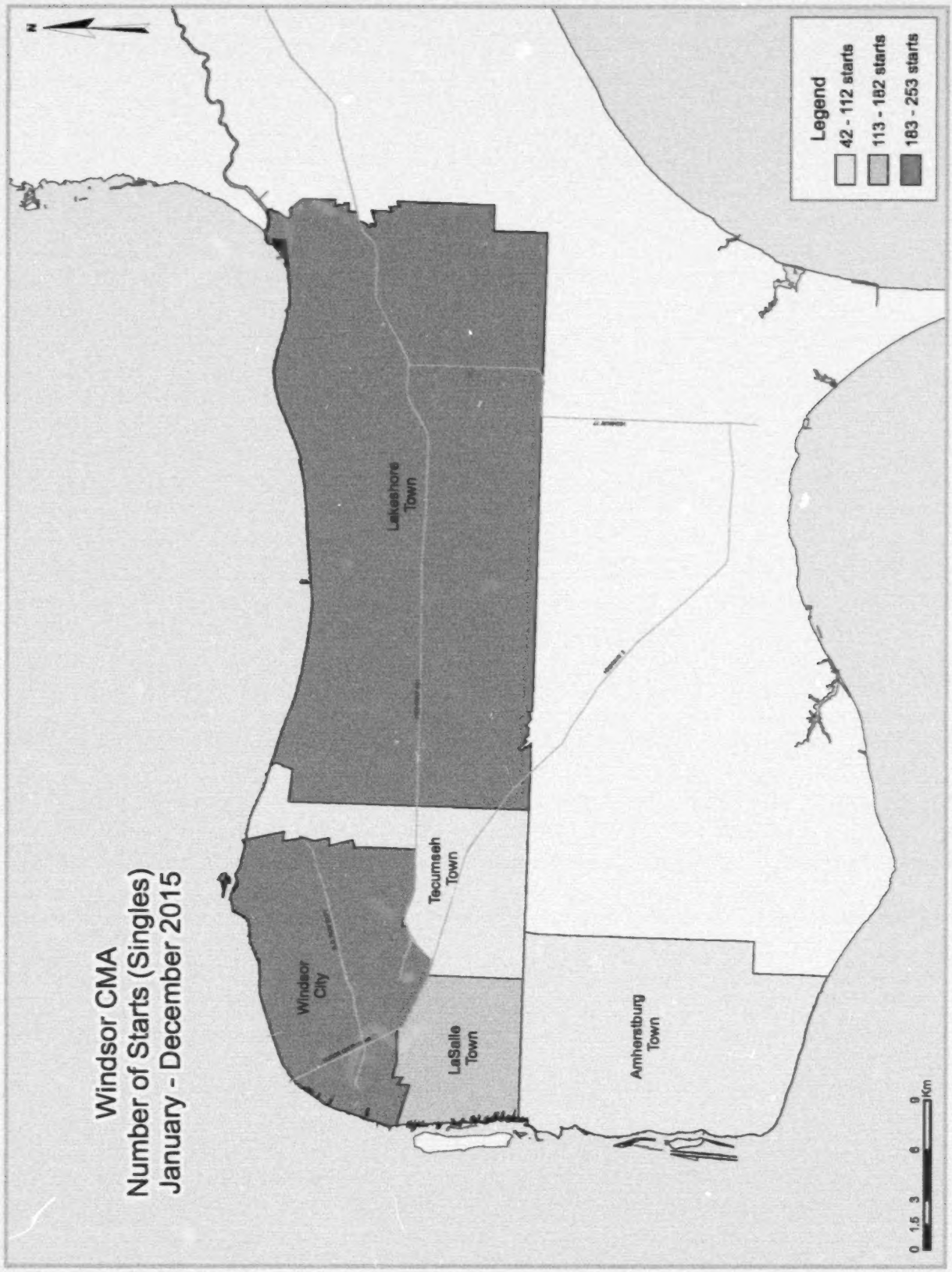
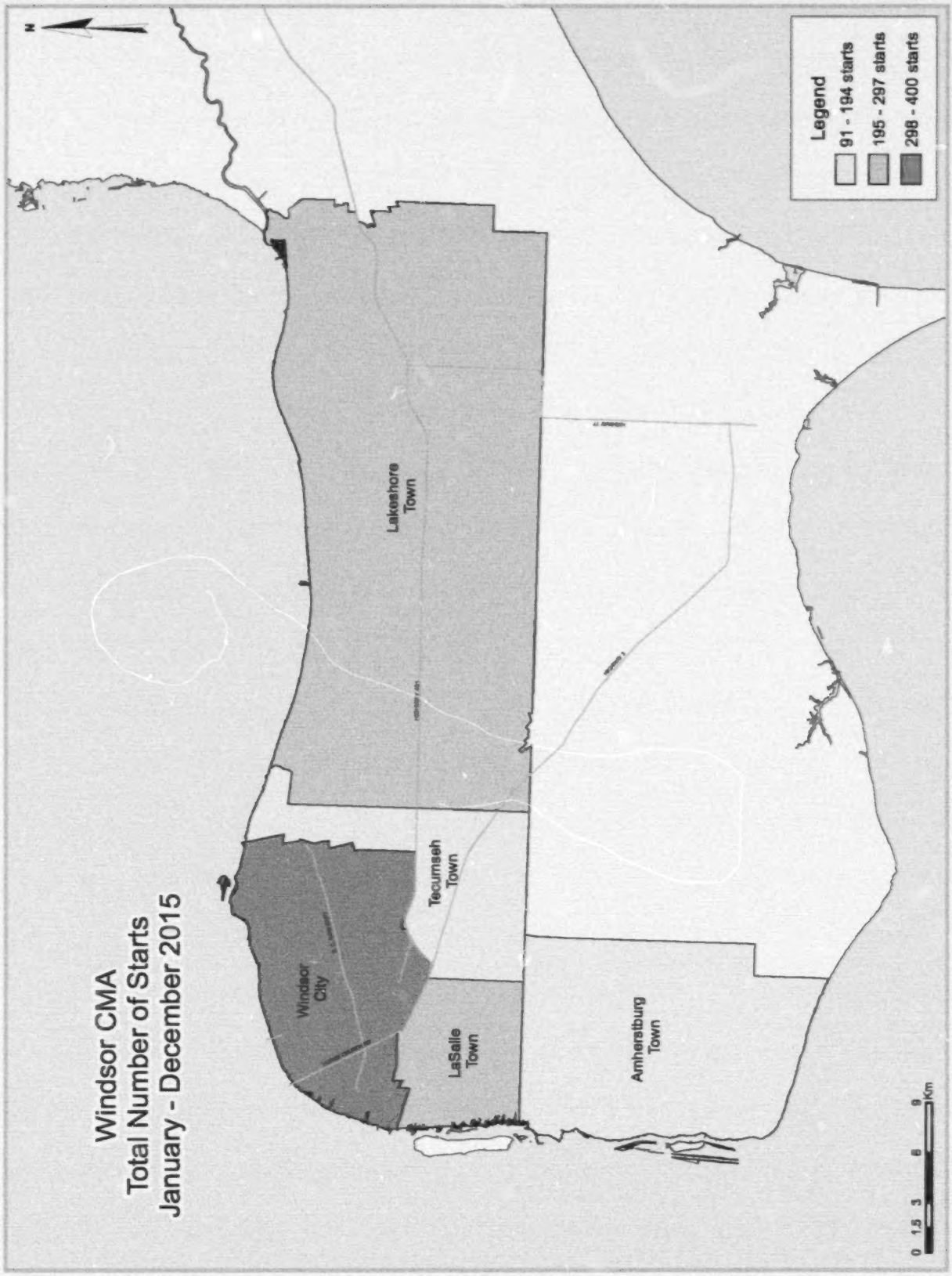

Windsor CMA
Number of Starts (Multiples)
Fourth Quarter 2015
N
Legend
No starts
4 - 19 starts
20 - 34 starts
35 - 49 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Number of Starts (Singles)
Fourth Quarter 2015
N
Legend
18 - 37 starts
38 - 57 starts
58 - 77 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Total Number of Starts
Fourth Quarter 2015
N
Legend
24 - 58 starts
59 - 92 starts
93 - 126 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Number of Starts (Multiples)
January - December 2015
N
Legend
No starts
24 - 65 starts
66 - 106 starts
107 - 147 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Number of Starts (Singles)
January - December 2015
N
Legend
42 - 112 starts
113 - 182 starts
183 - 253 starts
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km


Windsor CMA
Total Number of Starts
January - December 2015
Legend
91 - 194 starts
195 - 297 starts
298 - 400 starts
N
Lakeshore Town
Tecumseh Town
Windsor City
LaSalle Town
Amherstburg Town
0 1.5 3 6 9 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) Fourth Quarter 2015								
Windsor CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2014	2015	Oct. 2015	Nov. 2015	Dec. 2015	Oct. 2015	Nov. 2015	Dec. 2015
Single-Detached	566	709	935	699	941	775	728	784
Multiples	240	301	384	48	492	440	410	462
Total	806	1,010	1,319	747	1,433	1,215	1,138	1,246
	Quarterly SAAR		Actual			YTD		
	2015 Q3	2015 Q4	2014 Q4	2015 Q4	% change	2014 Q4	2015 Q4	% change
Single-Detached	694	785	147	218	48.3%	566	709	25.3%
Multiples	570	285	69	77	11.6%	240	301	25.4%
Total	1,264	1,070	216	295	36.6%	806	1,010	25.3%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Windsor CMA
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q4 2015	218	28	49	0	0	0	0	0	295
Q4 2014	147	18	24	0	3	24	0	0	216
% Change	48.3	55.6	104.2	n/a	-100.0	-100.0	n/a	n/a	36.6
Year-to-date 2015	709	102	125	0	3	65	0	6	1,010
Year-to-date 2014	566	84	86	0	31	24	6	9	806
% Change	25.3	21.4	45.3	n/a	-90.3	170.8	-100.0	-33.3	25.3
UNDER CONSTRUCTION									
Q4 2015	391	72	106	0	9	59	0	12	649
Q4 2014	282	40	78	0	39	0	6	24	469
% Change	38.7	80.0	35.9	n/a	-76.9	n/a	-100.0	-50.0	38.4
COMPLETIONS									
Q4 2015	189	32	45	0	4	0	2	24	296
Q4 2014	185	32	19	0	12	0	0	5	253
% Change	2.2	0.0	136.8	n/a	-66.7	n/a	n/a	**	17.0
Year-to-date 2015	589	68	109	0	37	0	2	24	829
Year-to-date 2014	536	82	50	0	47	0	3	17	735
% Change	9.9	-17.1	118.0	n/a	-21.3	n/a	-33.3	41.2	12.8
COMPLETED & NOT ABSORBED									
Q4 2015	126	26	3	0	0	0	n/a	n/a	155
Q4 2014	139	21	4	0	4	0	n/a	n/a	168
% Change	-9.4	23.8	-25.0	n/a	-100.0	n/a	n/a	n/a	-7.7
ABSORBED									
Q4 2015	208	26	45	0	6	0	n/a	n/a	285
Q4 2014	194	28	24	0	12	0	n/a	n/a	258
% Change	7.2	-7.1	87.5	n/a	-50.0	n/a	n/a	n/a	10.5
Year-to-date 2015	600	63	110	0	41	0	n/a	n/a	814
Year-to-date 2014	551	83	57	0	60	0	n/a	n/a	751
% Change	8.9	-24.1	93.0	n/a	-31.7	n/a	n/a	n/a	8.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Windsor City									
Q4 2015	77	10	39	0	0	0	0	0	126
Q4 2014	39	10	12	0	0	0	0	0	61
LaSalle Town									
Q4 2015	27	12	6	0	0	0	0	0	45
Q4 2014	44	2	12	0	3	24	0	0	85
Lakeshore Town									
Q4 2015	67	0	0	0	0	0	0	0	67
Q4 2014	41	0	0	0	0	0	0	0	41
Amherstburg Town									
Q4 2015	18	6	0	0	0	0	0	0	24
Q4 2014	18	6	0	0	0	0	0	0	24
Tecumseh Town									
Q4 2015	29	0	4	0	0	0	0	0	33
Q4 2014	5	0	0	0	0	0	0	0	5
Windsor CMA									
Q4 2015	218	28	49	0	0	0	0	0	295
Q4 2014	147	18	24	0	3	24	0	0	216
UNDER CONSTRUCTION									
Windsor City									
Q4 2015	128	32	81	0	6	0	0	12	259
Q4 2014	79	22	45	0	36	0	6	0	188
LaSalle Town									
Q4 2015	70	22	21	0	3	0	0	0	116
Q4 2014	75	6	26	0	3	0	0	24	134
Lakeshore Town									
Q4 2015	129	0	0	0	0	0	0	0	129
Q4 2014	92	0	0	0	0	0	0	0	92
Amherstburg Town									
Q4 2015	31	18	0	0	0	0	0	0	49
Q4 2014	28	12	7	0	0	0	0	0	47
Tecumseh Town									
Q4 2015	33	0	4	0	0	59	0	0	96
Q4 2014	8	0	0	0	0	0	0	0	8
Windsor CMA									
Q4 2015	391	72	106	0	9	59	0	12	649
Q4 2014	282	40	78	0	39	0	6	24	469

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Windsor City									
Q4 2015	64	8	28	0	4	0	2	0	106
Q4 2014	64	20	12	0	8	0	0	5	109
LaSalle Town									
Q4 2015	48	18	9	0	0	0	0	24	99
Q4 2014	37	8	3	0	0	0	0	0	48
Lakeshore Town									
Q4 2015	49	0	0	0	0	0	0	0	49
Q4 2014	57	2	0	0	4	0	0	0	63
Amherstburg Town									
Q4 2015	24	6	8	0	0	0	0	0	38
Q4 2014	17	2	4	0	0	0	0	0	23
Tecumseh Town									
Q4 2015	4	0	0	0	0	0	0	0	4
Q4 2014	10	0	0	0	0	0	0	0	10
Windsor CMA									
Q4 2015	189	32	45	0	4	0	2	24	296
Q4 2014	185	32	19	0	12	0	0	5	253
COMPLETED & NOT ABSORBED									
Windsor City									
Q4 2015	34	11	0	0	0	0	n/a	n/a	45
Q4 2014	49	11	3	0	1	0	n/a	n/a	64
LaSalle Town									
Q4 2015	40	8	0	0	0	0	n/a	n/a	48
Q4 2014	37	6	1	0	2	0	n/a	n/a	46
Lakeshore Town									
Q4 2015	33	0	0	0	0	0	n/a	n/a	33
Q4 2014	30	0	0	0	1	0	n/a	n/a	31
Amherstburg Town									
Q4 2015	15	7	3	0	0	0	n/a	n/a	25
Q4 2014	18	4	0	0	0	0	n/a	n/a	22
Tecumseh Town									
Q4 2015	4	0	0	0	0	0	n/a	n/a	4
Q4 2014	5	0	0	0	0	0	n/a	n/a	5
Windsor CMA									
Q4 2015	126	26	3	0	0	0	n/a	n/a	155
Q4 2014	139	21	4	0	4	0	n/a	n/a	168

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Windsor City									
Q4 2015	81	5	28	0	4	0	n/a	n/a	118
Q4 2014	59	14	14	0	8	0	n/a	n/a	95
LaSalle Town									
Q4 2015	52	16	9	0	2	0	n/a	n/a	79
Q4 2014	53	9	5	0	0	0	n/a	n/a	67
Lakeshore Town									
Q4 2015	53	0	0	0	0	0	n/a	n/a	53
Q4 2014	58	2	0	0	4	0	n/a	n/a	64
Amherstburg Town									
Q4 2015	19	5	8	0	0	0	n/a	n/a	32
Q4 2014	12	3	5	0	0	0	n/a	n/a	20
Tecumseh Town									
Q4 2015	3	0	0	0	0	0	n/a	n/a	3
Q4 2014	12	0	0	0	0	0	n/a	n/a	12
Windsor CMA									
Q4 2015	208	26	45	0	6	0	n/a	n/a	285
Q4 2014	194	28	24	0	12	0	n/a	n/a	258

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Windsor CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	709	102	125	0	3	65	0	6	1,010
% Change	25.3	21.4	45.3	n/a	-90.3	170.8	-100.0	-33.3	25.3
2014	566	84	86	0	31	24	6	9	806
% Change	5.8	90.9	45.8	n/a	-50.0	n/a	n/a	12.5	13.8
2013	535	44	59	0	62	0	0	8	708
% Change	0.4	-21.4	103.4	-100.0	-31.1	n/a	-100.0	100.0	-1.3
2012	533	56	29	2	90	0	3	4	717
% Change	15.1	75.0	-48.2	-33.3	-3.2	n/a	-95.3	-50.0	-0.3
2011	463	32	56	3	93	0	64	8	719
% Change	0.7	33.3	166.7	n/a	47.6	n/a	**	-80.0	16.5
2010	460	24	21	0	63	0	9	40	617
% Change	51.8	71.4	-25.0	n/a	50.0	n/a	n/a	**	57.8
2009	303	14	28	0	42	0	0	4	391
% Change	-7.3	-22.2	21.7	-100.0	-38.2	n/a	n/a	-75.0	-13.7
2008	327	18	23	1	68	0	0	16	453
% Change	-21.4	-62.5	9.5	0.0	9.7	-100.0	n/a	-20.0	-26.2
2007	416	48	21	1	62	46	0	20	614
% Change	-39.9	-4.0	-77.7	n/a	n/a	-77.1	-100.0	**	-41.2
2006	692	50	94	0	0	201	4	4	1,045

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type Fourth Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Windsor City	77	39	10	10	39	12	0	0	126	61	106.6
LaSalle Town	27	44	12	2	6	15	0	24	45	85	-47.1
Lakeshore Town	67	41	0	0	0	0	0	0	67	41	63.4
Amherstburg Town	18	18	6	6	0	0	0	0	24	24	0.0
Tecumseh Town	29	5	0	0	4	0	0	0	33	5	**
Windsor CMA	218	147	28	18	49	27	0	24	295	216	36.6

Table 2.1: Starts by Submarket and by Dwelling Type January - December 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Windsor City	253	187	38	52	97	73	12	9	400	321	24.6
LaSalle Town	137	127	40	18	27	39	0	24	204	208	-1.9
Lakeshore Town	210	175	0	2	0	0	0	0	210	177	18.6
Amherstburg Town	67	52	24	12	0	11	0	0	91	75	21.3
Tecumseh Town	42	25	0	0	4	0	59	0	105	25	**
Windsor CMA	709	566	102	84	128	123	71	33	1,010	806	25.3

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Windsor City	39	12	0	0	0	0	0	0
LaSalle Town	6	15	0	0	0	24	0	0
Lakeshore Town	0	0	0	0	0	0	0	0
Amherstburg Town	0	0	0	0	0	0	0	0
Tecumseh Town	4	0	0	0	0	0	0	0
Windsor CMA	49	27	0	0	0	24	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Windsor City	97	67	0	6	6	0	6	9
LaSalle Town	27	39	0	0	0	24	0	0
Lakeshore Town	0	0	0	0	0	0	0	0
Amherstburg Town	0	11	0	0	0	0	0	0
Tecumseh Town	4	0	0	0	59	0	0	0
Windsor CMA	128	117	0	6	65	24	6	9

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market Fourth Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Windsor City	126	61	0	0	0	0	126	61
LaSalle Town	45	58	0	27	0	0	45	85
Lakeshore Town	67	41	0	0	0	0	67	41
Amherstburg Town	24	24	0	0	0	0	24	24
Tecumseh Town	33	5	0	0	0	0	33	5
Windsor CMA	295	189	0	27	0	0	295	216

Table 2.5: Starts by Submarket and by Intended Market January - December 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Windsor City	388	278	6	28	6	15	400	321
LaSalle Town	201	181	3	27	0	0	204	208
Lakeshore Town	210	177	0	0	0	0	210	177
Amherstburg Town	91	75	0	0	0	0	91	75
Tecumseh Town	46	25	59	0	0	0	105	25
Windsor CMA	936	736	68	55	6	15	1,010	806

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Fourth Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Windsor City	64	64	10	20	32	20	0	5	106	109	-2.8
LaSalle Town	48	37	18	8	9	3	24	0	99	48	106.3
Lakeshore Town	49	57	0	2	0	4	0	0	49	63	-22.2
Amherstburg Town	24	17	6	2	8	4	0	0	38	23	65.2
Tecumseh Town	4	10	0	0	0	0	0	0	4	10	-60.0
Windsor CMA	189	185	34	32	49	31	24	5	296	253	17.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - December 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Windsor City	204	199	28	54	99	67	0	17	331	337	-1.8
LaSalle Town	142	108	24	24	32	12	24	0	222	144	54.2
Lakeshore Town	169	159	0	4	0	8	0	0	169	171	-1.2
Amherstburg Town	57	47	18	2	15	10	0	0	90	59	52.5
Tecumseh Town	17	24	0	0	0	0	0	0	17	24	-29.2
Windsor CMA	589	537	70	84	146	97	24	17	829	735	12.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Windsor City	32	20	0	0	0	0	0	5
LaSalle Town	9	3	0	0	0	0	24	0
Lakeshore Town	0	4	0	0	0	0	0	0
Amherstburg Town	8	4	0	0	0	0	0	0
Tecumseh Town	0	0	0	0	0	0	0	0
Windsor CMA	49	31	0	0	0	0	24	5

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Windsor City	99	67	0	0	0	0	0	17
LaSalle Town	32	12	0	0	0	0	24	0
Lakeshore Town	0	8	0	0	0	0	0	0
Amherstburg Town	15	10	0	0	0	0	0	0
Tecumseh Town	0	0	0	0	0	0	0	0
Windsor CMA	146	97	0	0	0	0	24	17

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market Fourth Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Windsor City	100	96	4	8	2	5	106	109
LaSalle Town	75	48	0	0	24	0	99	48
Lakeshore Town	49	59	0	4	0	0	49	63
Amherstburg Town	38	23	0	0	0	0	38	23
Tecumseh Town	4	10	0	0	0	0	4	10
Windsor CMA	266	236	4	12	26	5	296	253

Table 3.5: Completions by Submarket and by Intended Market January - December 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Windsor City	295	278	34	39	2	20	331	337
LaSalle Town	195	144	3	0	24	0	222	144
Lakeshore Town	169	163	0	8	0	0	169	171
Amherstburg Town	90	59	0	0	0	0	90	59
Tecumseh Town	17	24	0	0	0	0	17	24
Windsor CMA	766	668	37	47	26	20	829	735

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Fourth Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $449,999		$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Windsor City													
Q4 2015	10	13.2	21	27.6	16	21.1	21	27.6	8	10.5	76	310,000	339,745
Q4 2014	10	16.9	20	33.9	10	16.9	12	20.3	7	11.9	59	290,000	325,369
Year-to-date 2015	24	11.6	57	27.5	31	15.0	62	30.0	33	15.9	207	340,000	369,230
Year-to-date 2014	53	27.0	65	33.2	28	14.3	33	16.8	17	8.7	196	280,000	312,031
LaSalle Town													
Q4 2015	2	4.2	2	4.2	10	20.8	12	25.0	22	45.8	48	425,000	490,965
Q4 2014	1	1.9	9	17.3	8	15.4	20	38.5	14	26.9	52	382,500	408,693
Year-to-date 2015	3	2.3	15	11.7	15	11.7	42	32.8	53	41.4	128	402,500	472,256
Year-to-date 2014	1	0.9	14	12.5	16	14.3	49	43.8	32	28.6	112	415,000	425,720
Lakeshore Town													
Q4 2015	4	10.3	7	17.9	5	12.8	20	51.3	3	7.7	39	370,000	369,507
Q4 2014	3	5.2	8	13.8	12	20.7	21	36.2	14	24.1	58	387,500	405,869
Year-to-date 2015	11	8.9	21	16.9	19	15.3	49	39.5	24	19.4	124	395,000	409,093
Year-to-date 2014	9	5.3	26	15.3	38	22.4	68	40.0	29	17.1	170	377,500	381,233
Amherstburg Town													
Q4 2015	1	10.0	3	30.0	3	30.0	3	30.0	0	0.0	10	-	-
Q4 2014	3	25.0	4	33.3	2	16.7	2	16.7	1	8.3	12	-	392,974
Year-to-date 2015	7	15.6	13	28.9	10	22.2	9	20.0	6	13.3	45	-	296,129
Year-to-date 2014	10	25.6	13	33.3	8	20.5	6	15.4	2	5.1	39	-	344,108
Tecumseh Town													
Q4 2015	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
Q4 2014	0	0.0	2	16.7	3	25.0	4	33.3	3	25.0	12	-	357,767
Year-to-date 2015	0	0.0	2	14.3	0	0.0	7	50.0	5	35.7	14	-	-
Year-to-date 2014	1	3.6	5	17.9	5	17.9	7	25.0	10	35.7	28	-	375,789
Windsor CMA													
Q4 2015	17	9.7	33	18.9	34	19.4	57	32.6	34	19.4	175	350,000	386,796
Q4 2014	17	8.8	43	22.3	35	18.1	59	30.6	39	20.2	193	350,000	379,527
Year-to-date 2015	45	8.7	108	20.8	75	14.5	169	32.6	121	23.4	518	365,000	403,489
Year-to-date 2014	74	13.6	123	22.6	95	17.4	163	29.9	90	16.5	545	340,000	361,797

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Fourth Quarter 2015						
Submarket	Q4 2015	Q4 2014	% Change	YTD 2015	YTD 2014	% Change
Windsor City	339,745	325,369	4.4	369,230	312,031	18.3
LaSalle Town	490,965	408,693	20.1	472,256	425,720	10.9
Lakeshore Town	369,507	405,869	-9.0	409,093	381,233	7.3
Amherstburg Town	-	392,974	n/a	296,129	344,108	-13.9
Tecumseh Town	-	357,767	n/a	-	375,789	n/a
Windsor CMA	386,796	379,527	1.9	403,489	361,797	11.5

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Windsor Fourth Quarter 2015										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	249	-29.1	366	679	714	51.3	172,108	4.1	180,472
	February	296	-21.7	380	550	649	58.6	178,563	4.4	184,518
	March	376	-10.0	400	729	671	59.6	172,638	-3.7	175,390
	April	500	-4.2	439	954	809	54.3	186,651	7.0	185,088
	May	563	0.9	466	970	767	60.8	183,391	-0.3	179,653
	June	526	5.8	453	875	753	60.2	198,176	7.7	187,758
	July	650	16.7	492	1,023	862	57.1	199,409	9.6	192,843
	August	566	13.9	529	779	771	68.6	189,180	1.0	184,336
	September	486	3.6	462	828	801	57.7	188,114	3.0	189,758
	October	456	0.2	452	728	746	60.6	190,095	2.7	188,809
	November	411	1.5	491	584	758	64.8	186,149	7.8	189,952
	December	253	-5.2	401	380	778	51.5	181,228	-1.3	187,125
2015	January	305	22.5	470	688	747	62.9	169,280	-1.6	178,125
	February	390	31.8	504	571	684	73.7	186,612	4.5	192,894
	March	498	32.4	517	855	794	65.1	193,209	11.9	194,389
	April	636	27.2	538	950	773	69.6	193,722	3.8	191,627
	May	630	11.9	557	1,032	853	65.3	205,695	12.2	201,368
	June	639	21.5	512	943	779	65.7	195,010	-1.6	188,744
	July	685	5.4	528	962	823	64.2	200,641	0.6	195,547
	August	626	10.6	551	839	818	67.4	213,051	12.6	208,241
	September	543	11.7	521	752	754	69.1	192,607	2.4	193,071
	October	541	18.6	544	765	808	67.3	196,914	3.6	195,582
	November	484	17.8	544	617	780	69.7	195,313	4.9	200,902
	December	345	36.4	536	352	714	75.1	199,480	10.1	201,043
	Q4 2014	1,120	2.4		1,692			186,644	3.4	
	Q4 2015	1,370	22.3		1,734			196,994	5.5	
	YTD 2014	5,332	-0.2		9,079			187,283	4.2	
	YTD 2015	6,322	18.6		9,326			196,664	5.0	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
Fourth Quarter 2015

		Interest Rates			NHPI, Total, Windsor CMA 2007=100	CPI, 2002 =100 (Ontario)	Windsor Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	100.5	123.3	157.3	7.1	61.3	838
	February	595	3.14	5.24	101.1	124.6	156.1	7.6	61.1	833
	March	581	3.14	4.99	101.1	125.1	155.1	7.8	60.8	836
	April	570	3.14	4.79	101.1	125.9	153.0	8.8	60.6	835
	May	570	3.14	4.79	101.3	126.5	152.2	9.1	60.4	836
	June	570	3.14	4.79	101.3	126.9	151.3	9.5	60.2	844
	July	570	3.14	4.79	101.3	126.5	152.8	9.3	60.7	849
	August	570	3.14	4.79	101.3	126.5	154.1	9.4	61.2	858
	September	570	3.14	4.79	101.3	126.7	155.8	8.9	61.5	874
	October	570	3.14	4.79	101.1	126.8	157.1	9.1	62.1	877
	November	570	3.14	4.79	101.1	126.3	157.5	9.2	62.3	879
	December	570	3.14	4.79	101.1	125.4	158.9	9.7	63.2	861
2015	January	570	3.14	4.79	101.1	125.3	159.4	9.4	63.1	853
	February	567	2.89	4.74	101.1	126.2	160.8	9.6	63.8	850
	March	567	2.89	4.74	101.1	127.1	159.8	11.1	64.4	859
	April	561	2.89	4.64	101.1	126.9	159.8	11.4	64.7	879
	May	561	2.89	4.64	101.4	127.7	160.8	11.1	64.7	883
	June	561	2.89	4.64	101.4	128.2	164.3	8.9	64.6	884
	July	561	2.89	4.64	101.4	128.4	163.6	8.8	64.2	881
	August	561	2.89	4.64	101.5	128.0	160.3	9.1	63.0	877
	September	561	2.89	4.64	101.4	127.8	155.8	9.7	61.6	877
	October	561	2.89	4.64	101.4	127.9	153.8	9.8	60.9	870
	November	561	3.14	4.64	101.2	127.9	153.4	9.9	60.8	877
	December	561	3.14	4.64		127.5	153.1	9.7	60.4	869

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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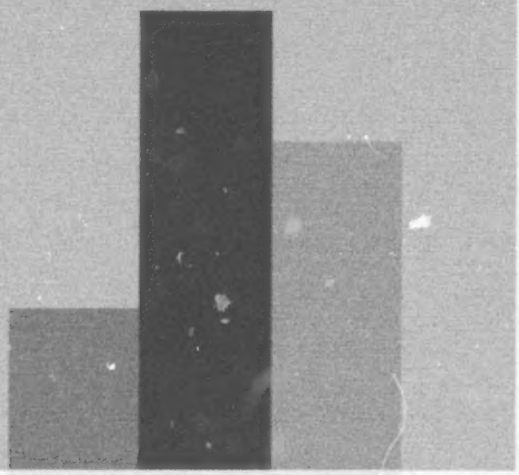

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